## SUCCESS STORY WEST VIRGINIA DISTRICT OFFICE

**Contact:** Rick Haney (304) 623-5631

Email: <u>Richard.haney@sba.gov</u>
Internet: www.sba.gov/wv

## Entrepreneurs Not "Wasting Time" In the Business World

**WESTON** - Larry and Margaret Brown, owners of Weston Transfer Inc. and Jack's Septic Inc. located in Weston, West Virginia, have been in business since 1979. Margaret is president of Jack's Septic Inc. and Larry is the president of Weston Transfer Inc.

The couple doesn't sit around waiting for things happen. They are movers and shakers getting the job done through running their own businesses, joining local business organizations, and encouraging others to get involved in community activities.

Both companies are centered on waste disposal. Weston Transfer is a garbage collection service and Jack's Septic is a waste management company providing portable toilets and solid waste disposal.

Margaret said, "Our businesses are just like a baby. There are a lot of sleepless nights worrying about the equipment failures, portable potties freezing up, or a wind storm turning over a customer's portable toilet. It's a lot of hard work but you do what you have to do even if it's staying up all night taking care of customers."

The Browns previously owned and operated L & M Market, a local grocery store in Weston. They wanted to develop another business and spent many hours thinking about what niche was lacking in the area. They were looking to operate a business that would allow them to work together. They considered the basic needs of the community compiling an essential list consisting of insurance, dry cleaners, and shoe repairs. Dead last on the list was garbage collection.

"We felt the garbage business would offer the best opportunity to work as a team," said Margaret. "Getting there wasn't without its ups and downs. There was a lot to learn about state and federal regulations regarding the septic business."

And, as any entrepreneur can relate, they needed funding to get the business going. The Brown's had an excellent relationship with the Citizens Bank of Weston and decided to approach them for funding. "If it weren't for Citizens Bank and the SBA providing a 7(a) loan guarantee, we would not be where we are today," stated Margaret.

The 7(a) Program is SBA's primary lending program. It provides loan guaranties for small businesses unable to secure financing on reasonable terms through normal lending channels. The program operates through private-sector lenders who provide loans which are, in turn, guaranteed by the SBA. A maximum loan amount of \$2 million has been established for 7(a) loans. However, the maximum dollar amount of the SBA guaranty is generally \$1.5 million.

Little did the Brown's realize that their "garbage" business would provide excellent opportunities for expansion into other markets. By doing a little "homework," they were able to successfully obtain contracts from both the

state and federal government. "We've gotten contracts with Glenville State College as well as the Federal Prison in Glenville," said Margaret. "We also have a recyclable route in several counties."

It's not unusual to see Margaret in jeans and engineer boots working the trucks right along with the employees. Margaret laughed and said, "The recycling business sounds like the business is booming with the crashing of tin cans rolling off the truck at the processing plant."

Margaret wanted to be creative and change the "image" of the waste collection industry. Her idea was to put signs on the trucks to make them moving billboards. That way the trucks could deliver messages on topics as drugs, littering and the value of education. Their "rolling advertising" efforts gained the attention of some powerful people. First lady Nancy Regan wrote the Browns a letter commending them for their efforts.

The Browns are also quick to give their employees credit for making the business a success. "They are hard working and dedicated employees," adds Margaret. "We started with three employees and now have nine full time and seven part time." Margaret believes the employee track record speaks for its self. "One employee has over 21 years service, one has 20 years and 3 have 10 years of service."

The two Lewis County residents have also taken an active leadership role in the community. They received the highest honors bestowed by the Lewis County Chamber of Commerce to a business owner in 1988 when they received the top yearly award as "Lewis Countain of the Year." The Brown's are no strangers to volunteering and giving back to the county and community. All one has to do is walk through their offices to see the many awards, certificates, letters of appreciation for outstanding service and contributions that have been awarded to them as a "team."

"The SBA loan guarantee we received through Citizens Bank in 1982 really help put us on the road to become a successful business," said Margaret. "The bank and SBA believed in us and demonstrated that belief through the loan guarantee. They were willing to take a chance on us then and I feel we've held up our end of the bargain."

The husband and wife team believe that their involvement with the local Chamber of Commerce and their intent to do business in West Virginia has helped them decided to take the leadership in their community and the business risks. "We want to chart our own destiny rather than having someone else do it for us," concluded Margaret.

For more information on the SBA and the resources available to help small businesses, contact the West Virginia District Office at 800-767-8051 ext. 8, by email at <a href="www.sba.gov">www.sba.gov</a>/wv.